

ACKO Platinum Health Plan_____



The changing times call for changing healthcare needs for you and your family. And we understand that what you need is a health plan, you can count on to incorporate any unexpected changes, and keep up with the rising medical costs.

With our comprehensive health insurance, the **ACKO Platinum Health plan**, we ensure that the health and well-being of you and your family are well looked after. And features like zero waiting period and 100% coverage of all hospital bills, make staying healthy easier than ever.

Whatever your health needs, you get access to the best healthcare, better coverage, more control, and the support of a trusted partner through every step of your health journey.

What Makes ACKO Unique

100% Hospital Bill Settlement

There was always a certain amount you pay before the health insurance company begins paying the claim amount. Not anymore. With ACKO’s **100% hospital bill settlement**, we take care of the entire hospitalisation expenses, including the cost of consumables for a patient’s medical or surgical needs, to ensure zero out-of-pocket expenses for you.

Zero Waiting Periods

Most insurers have a waiting period ranging from 1-4 years. This means you may have to bear all the expenses for a specific illness till then, despite having a health insurance policy. With ACKO’s **Zero waiting period**, you and your loved ones are covered for hospitalisation due to any illness right from day one.

Why Choose ACKO Platinum Health

 Enhanced Sum Insured	With a Sum Insured of ₹10 lakhs, ₹25 lakhs, ₹50 lakhs, ₹1 crore, and above, we ensure that your hospital bills and other medical costs are taken care of.
 Room Rent Without Restriction	Pick any hospital room of your choice and we will cover the entire cost. In the case of ICU admission, no limits are placed on charges or the number of days.
 Restoration Of Sum Insured	If a claim exhausts your Sum Insured within the policy year, we restore the Sum Insured unlimited number of times for the next claim or unrelated treatment/illness to reduce your out-of-pocket costs.
 Insurance Inflation Protection	We increase your Sum Insured by 10% every year (if you make a claim or not) so that the ongoing benefits of your policy are not affected over time due to inflation.
 Free Annual Health Check-ups	We offer free annual health check-ups so that you can monitor your health and be better equipped to make lifestyle changes and keep fit.



Hospitalisation Expenses ✨	
Medical Expenses	All medical expenses incurred during doctor-approved hospitalisations, be it an emergency or pre-planned are covered.
Multiple Ambulance Trips	Every road ambulance trip for emergency care made between your home and the hospital is covered.
Pre And Post-hospitalisation Expenses	Medical expenses preceding hospitalisation for up to 60 days, and follow-up recovery for up to 120 days are covered.
Day-care Treatment	For any treatment procedures that require hospitalisation for less than 24 hours and where you are not required to stay at the hospital overnight, we have you covered.
Domiciliary Treatment	Any treatment for medical conditions or injuries that can be provided at your home, either due to medical conditions or the non-availability of hospital beds are covered.
COVID-19 Treatment	In case you are diagnosed with the virus, all treatment and related hospitalisation due to COVID-19 (any variant) is covered.
Vision Care Treatment	We cover treatment for any damage to the vision that arises from an accident, correction of eyesight in case of refractive error (greater than or equal to +-7.5 dioptries), and all diseases which can impact eyesight and lead to hospitalisation.
Accident-related Dental Treatment	Any dental treatment or procedures arising from an accident are covered.
Organ Donor Expenses	In the case of organ transplant, all expenses related to the surgery, hospitalisation, and post-surgery recovery incurred by the donor are taken care of.
AYUSH Treatments	We not only cover the hospitalisation for modern medical procedures, but also alternative treatment under Ayurveda, Yoga & Naturopathy, Unani, Siddha and Homeopathy.

Non-hospitalisation Expenses



Teleconsultations

Get unlimited teleconsultations with general physicians or specialists anywhere, anytime. Access the best of healthcare options from the comfort of your home through the ACKO app.

Second Opinion Consultations

There may be instances when you may seek a second opinion from a doctor/medical practitioner. In such cases, we will take care of the consultation costs for you.

Domestic Evacuation (On-site Rescue)

Any treatment for medical conditions or injuries that can be provided at your home are covered.

What Is Not Covered

Maternity	The cost of hospitalisation related to childbirth is not covered. However, treatment for ectopic pregnancy is covered in case of miscarriage due to an accident.
OPD Doctor Consultations	OPD visits to the doctor, without hospitalisation, are not covered.
Worldwide Emergency Hospitalisation	Medical services for any unexpected medical emergency which happens while you are travelling outside India are not covered in the plan.
External Congenital Illness	Any treatment for conditions that are present since birth in a visible and accessible part of the body is not covered.
Infertility	The cost of procedures undertaken to treat infertility are not covered.
Bariatric Surgery	Expenses incurred on treating weight gain through bariatric surgery and procedures are not covered. However, we provide coverage for life-threatening cases.
Cosmetics Procedures	The cost of plastic surgery or cosmetic procedures that are not seen as life-threatening or medically necessary are not covered.

Why 8 lakh+ Customers Love ACKO



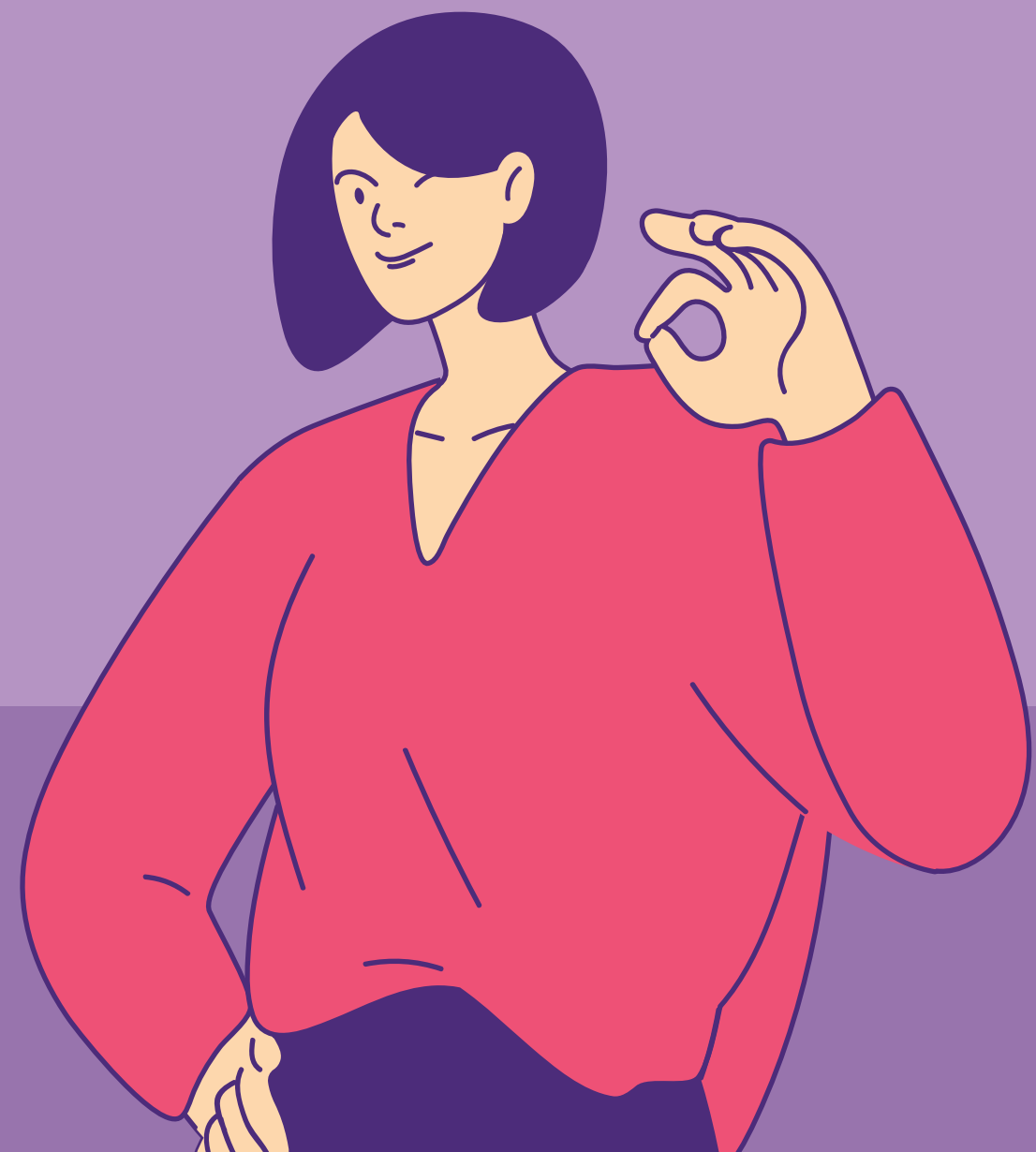
Access To 7100+ Network Hospitals

We have tied up with over 7100 hospitals around the country. You can be at ease and access cashless medical treatment in any of these network hospitals. And we will follow up on the insurance claims and settle the bills directly with the hospital.



95% Claim Settlement Ratio

In case of hospitalisation, we ensure that you can concentrate on getting better, and leave all the claim-related worries to us. Our 95% Claim Settlement Ratio is the result of our super-easy, stress-free, and quick claim processes.



How To File Your Claims



Cashless Claim

You can make a cashless claim in any of the ACKO network hospitals. Use the ACKO app to locate a network hospital in your area.

Simple steps to raise a cashless claim

- Visit the TPA/ Insurance/ Billing department of the network hospital and inform them about the cashless claim

- Show your ACKO ecard tab at the TPA desk

- The TPA desk will give you a Cashless Request Form to fill

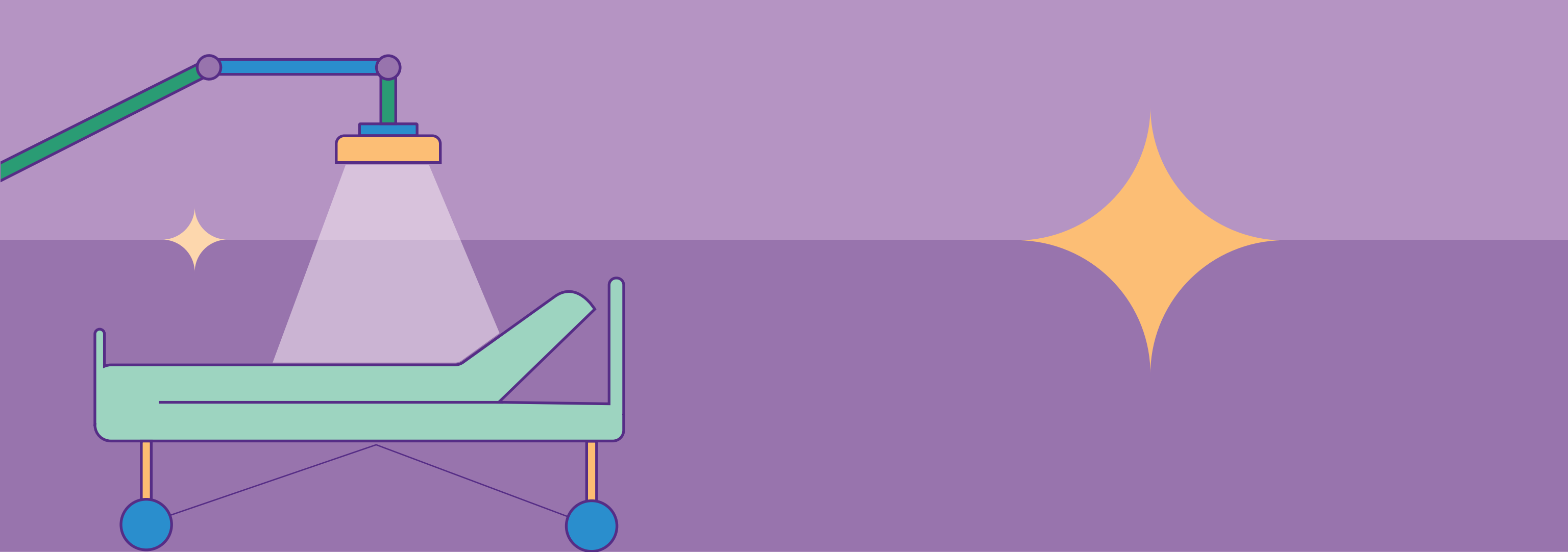
- Provide the filled form and any necessary documents as requested by TPA desk

- The TPA desk will then forward the Cashless Request Form to our service partner

- Once we receive all documents, our service partner will process the form and respond back to the hospital within 60 minutes

- Go to the billing section once the treatment is over and our service partner will settle the payment directly with the hospital

- Pay any remaining charges (if applicable) that are not covered to get a quick discharge



Reimbursement Claim

The process of filing a reimbursement claim is quite simple. You can raise a claim for procedures carried out in any hospital, even those outside ACKO network hospitals, as long as they are registered with government bodies. We ensure that claim is processed within 5 days.

Reimbursement claims can be raised using the ACKO app

- Open the ACKO app and click on the ‘Acko Platinum Health Plan’ under ‘My policies’

- Click on the ‘Claims’ button

- Click on ‘Reimbursement’ option

- Enter the required details of the hospitalisation

- Upload the required documents and fill in the account details (bank account number, IFSC code) for payment transfer

- Submit the claim

- You can track the claim status in the app

- We will review the claim and keep you updated regarding any additional information/ documents required

- Once we have assessed all the documents, we will make the appropriate payment to the beneficiary account within 5 days



Documents required for a reimbursement claim

- Scanned copy of the original consolidated final bill with the break up of costs
- Scanned copy of original pharmacy bill
- Scanned copy of original hospital discharge summary
- Scanned copy of original payment receipts
- Diagnostic reports, investigation reports, consultation papers, and prescriptions
- Scanned copy of PAN card and Aadhaar card and passport size photograph (only if the claim is above ₹1 lakh)

The advertisement contains only an indication of the covers offered. Benefits may vary according to the plan opted for. For more details on Risk Factors and exclusions, please read the [policy wording](#) carefully before concluding a sale.

Have a question as you go? We've got team members standing by to help. Call us at 1800 266 2256 or drop us an email at health@acko.com.

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